

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

TIMOTHY R. EVANS
LINDSEY R. EVANS
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-23680

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 23, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/13/2017 and confirmed on 10/31/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		191,835.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		191,835.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	8,615.52	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		12,115.52

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PENNYMAC LOAN SERVICES LLC	0.00	111,173.36	0.00	111,173.36
	Acct: 8258				
	PENNYMAC LOAN SERVICES LLC	1,967.57	1,967.57	0.00	1,967.57
	Acct: 8258				
	MEDALLION BANK	0.00	0.00	0.00	0.00
	Acct: 2744				
					113,140.93

Priority					
	BRIAN J BLEASDALE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	TIMOTHY R. EVANS	0.00	0.00	0.00	0.00
	Acct:				
	BLEASDALE LAW OFFICE PC	3,500.00	3,500.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	11,710.41	11,710.41	0.00	11,710.41
	Acct: 0644				
	ACAR LEASING LTD D/B/A GM FINANCIAL	17,294.25	17,294.25	0.00	17,294.25
	Acct: 7204				
	USB LEASING LT	20,040.54	20,040.54	0.00	20,040.54
	Acct: 7131				
					49,045.20

Unsecured					
	CAPITAL ONE BANK (USA) NA BY AMERIC.	8,822.86	1,680.84	0.00	1,680.84
	Acct: 4532				
	PORTFOLIO RECOVERY ASSOCIATES, LL	2,632.05	501.43	0.00	501.43
	Acct: 3844				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 0064				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 6609				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 9176				
	COMENITY BANK	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2521				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: 6400				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 2881				
	BUREAUS INVESTMENT GROUP PORTFO	1,017.50	193.84	0.00	193.84
	Acct: 1737				
	MEDALLION BANK	48,374.69	9,215.86	0.00	9,215.86
	Acct: 2744				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 6003				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	1,147.00	218.51	0.00	218.51
	Acct: 6813				
	PORTFOLIO RECOVERY ASSOCIATES, LL	3,248.53	618.88	0.00	618.88
	Acct: 8714				
	TD BANK USA NA**	2,220.07	422.95	0.00	422.95
	Acct: 0882				
	PORTFOLIO RECOVERY ASSOCIATES, LL	16,081.95	3,063.77	0.00	3,063.77
	Acct: 7069				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,268.76	241.71	0.00	241.71
	Acct: 0830				
	PHEPLE FEDERAL CREDIT UNION	6,992.54	1,332.15	0.00	1,332.15
	Acct: 9370				
	INTERNAL REVENUE SERVICE*	227.88	43.41	0.00	43.41
	Acct: 0644				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 2881				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	COVELLI LAW OFFICES	0.00	0.00	0.00	0.00
	Acct:				
	MANLEY DEAS KOCHALSKI LLC	0.00	0.00	0.00	0.00
	Acct:				
	MCCABE WEISBERG & CONWAY LLC	0.00	0.00	0.00	0.00
	Acct:				
	STONELEIGH RECOVERY ASSOC LLC++	0.00	0.00	0.00	0.00
	Acct: 9882				
	THE BUREAUS INC	0.00	0.00	0.00	0.00
	Acct: 2547				
	UNITED COLLECTION BUREAU INC	0.00	0.00	0.00	0.00
	Acct: 6400				
	UNITED COLLECTION BUREAU INC	0.00	0.00	0.00	0.00
	Acct: 9843				
	UNITED COLLECTION BUREAU INC	0.00	0.00	0.00	0.00
	Acct: 0379				
	UNITED COLLECTION BUREAU INC	0.00	0.00	0.00	0.00
	Acct: 1766				
					17,533.35
TOTAL PAID TO CREDITORS					179,719.48

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TOTAL CLAIMED	
PRIORITY	49,045.20
SECURED	1,967.57
UNSECURED	92,033.83

Date: 11/23/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

Certificate of Notice Page 5 of 8
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

TIMOTHY R. EVANS

LINDSEY R. EVANS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-23680

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Timothy R. Evans
Lindsey R. Evans
Debtors

Case No. 17-23680-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 23, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Timothy R. Evans, Lindsey R. Evans, 307 Chanticleer Circle, New Stanton, PA 15672-9426
14692324	Justice/Capital One Bank, P.O. Box 30258, Salt Lake City, UT 84130-0258
15428750	++ PHEPLE FEDERAL CREDIT UNION, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG PA 15601-3734 address filed with court., PHEPLE FEDERAL CREDIT UNION, 230 THEOBOLD AVENUE, GREENSBURG, PA 15601
15336168	+ PennyMac Loan Services, LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
14692326	+ SST/Medallion, 4315 Pickett Road, Saint Joseph, MO 64503-1600
14692327	+ Stoneleigh Recovery Associates, LLC, P.O. Box 1479, Lombard, IL 60148-8479
14692335	+ Westmoreland Fed Emp FCU, 238 S. Pennsylvania Avenue, Greensburg, PA 15601-3007

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 23 2022 23:49:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
14725089	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 23 2022 23:49:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
14750542	+ Email/PDF: rmscedi@recoverycorp.com	Nov 23 2022 23:54:51	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14692317	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 23 2022 23:54:56	Capital One, 15000 Capital One Drive, Richmond, VA 23238
14723954	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 23 2022 23:54:58	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14692319	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 23 2022 23:49:00	Comenity Bank/Buckle, P.O. Box 182789, Columbus, OH 43218-2789
14692320	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 23 2022 23:49:00	Comenity Bank/Victorias Secret, P.O. Box 182789, Columbus, OH 43218-2789
14692323	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 23 2022 23:49:00	GM Financial, P.O. Box 181145, Arlington, TX 76096-1145
14692322	Email/PDF: gecsed@recoverycorp.com	Nov 23 2022 23:54:56	Gap Visa/Synchony Bank, P.O. Box 960017, Orlando, FL 32896-0017
14692321	Email/Text: sbse.cio.bnc@mail/irs.gov	Nov 23 2022 23:49:00	Dept. of the Treasury, Internal Revenue Service, Cincinnati, OH 45999-0030
14692318	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 23 2022 23:54:41	Chase Card, P.O. Box 15298, Wilmington, DE

District/off: 0315-2

User: auto

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Date Rcvd: Nov 23, 2022

Form ID: pdf900

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14707727	+ Email/Text: SSTBKNotices@nationalbankruptcy.com	Nov 23 2022 23:49:00	19850 Medallion Bank, c/o Systems & Services Technologies, Inc, PO Box 9013, Addison, Texas 75001-9013
14705383	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 23 2022 23:54:51	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14692674	+ Email/PDF: rmscedi@recoverycorp.com	Nov 23 2022 23:54:43	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14692325	+ Email/PDF: ebnotices@pnmac.com	Nov 23 2022 23:54:43	Pennymac Loan Services, 6101 Condor Drive, Moorpark, CA 93021-2602
14748955	Email/PDF: ebnotices@pnmac.com	Nov 23 2022 23:54:58	Pennymac Loan Services, LLC, P.O. Box 2010, Moorpark, CA, 93020
14760440	Email/Text: bnc-quantum@quantum3group.com	Nov 23 2022 23:49:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14692328	+ Email/PDF: gecscdi@recoverycorp.com	Nov 23 2022 23:54:50	Syncb/Lumber Liquidators, P.O. Box 965036, Orlando, FL 32896-5036
14692329	+ Email/PDF: gecscdi@recoverycorp.com	Nov 23 2022 23:54:42	Syncb/TJMaxx, P.O. Box 965005, Orlando, FL 32896-5005
14757443	+ Email/Text: bncmail@w-legal.com	Nov 23 2022 23:49:00	TD BANK USA, N.A., C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
14692330	+ Email/Text: bncmail@w-legal.com	Nov 23 2022 23:49:00	TD Bank USA/Target Credit, P.O. Box 673, Minneapolis, MN 55440-0673
14692331	+ Email/PDF: tbiedi@PRAGroup.com	Nov 23 2022 23:54:57	The Bureaus Inc., 1717 Central Street, Evanston, IL 60201-1507
14692332	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 23 2022 23:54:52	The Home Depot/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
14692334	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Nov 23 2022 23:49:00	US Bank, P.O. Box 130, Hillsboro, OH 45133-0130
14759420	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Nov 23 2022 23:49:00	USB Leasing LT, c/o U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229
14692333	+ Email/Text: BAN5620@UCBINC.COM	Nov 23 2022 23:49:00	United Collection Bureau, Inc., 5620 Southwyck Boulevard, Suite 206, Toledo, OH 43614-1501
TOTAL: 26			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Medallion Bank
cr		Pennymac Loan Services, LLC
cr		Systems & Services Technologies, Inc. as servicer
cr		U.S. BANK NATIONAL ASSOCIATION
cr		USB Leasing LT
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14756141	*P++	PHEPLE FEDERAL CREDIT UNION, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG PA 15601-3734, address filed with court:, Westmoreland Community Federal Credit Union, 2900 Seminary Drive, Building G, Greensburg, PA 15601
cr	##+	PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COM, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG, PA 15601-3734

TOTAL: 5 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

District/off: 0315-2

User: auto

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Date Rcvd: Nov 23, 2022

Form ID: pdf900

Total Noticed: 33

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Pennymac Loan Services LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Medallion Bank bnicholas@kmlawgroup.com
Brian J. Bleasdale	on behalf of Debtor Timothy R. Evans bleasdb@yahoo.com
Brian J. Bleasdale	on behalf of Joint Debtor Lindsey R. Evans bleasdb@yahoo.com
Jerome B. Blank	on behalf of Creditor Pennymac Loan Services LLC jblank@pincuslaw.com
Karina Velter	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION kvelter@hoflawgroup.com ckohn@hoflawgroup.com
Keri P. Ebeck	on behalf of Creditor Systems & Services Technologies Inc. as servicer for Medallion Bank kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com
Marisa Myers Cohen	on behalf of Creditor Pennymac Loan Services LLC ecfmail@ecf.courtdrive.com, mcohen@mwc-law.com
Natalie Norina Piscione	on behalf of Creditor PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COMMUNITY FEDERAL CREDIT UNION covellilawoffices@yahoo.com ndantonio@covellilaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Stephen Russell Franks	on behalf of Creditor USB Leasing LT amps@manleydeas.com
Thomas Song	on behalf of Creditor Pennymac Loan Services LLC pawb@fedphe.com
William E. Craig	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 14